

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHAEL S SPLEHA

Debtor(s)

Case No. 09-37746

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/09/2009.
- 2) The plan was confirmed on 12/11/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/07/2014.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,300.00.
- 10) Amount of unsecured claims discharged without payment: \$38,204.67.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$41,325.00
Less amount refunded to debtor	\$630.21

NET RECEIPTS: **\$40,694.79**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,474.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,799.22
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,273.22**

Attorney fees paid and disclosed by debtor: \$1,026.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APPLIED BANK	Unsecured	2,637.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	540.00	664.15	664.15	664.15	0.00
BROOKWOOD LOANS	Unsecured	4,608.00	1,658.98	1,658.98	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	7,975.00	7,975.00	7,975.00	7,975.00	271.45
CAPITAL ONE AUTO FINANCE	Unsecured	NA	420.87	420.87	420.87	0.00
CAPITAL ONE BANK	Unsecured	1,415.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	912.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	535.00	NA	NA	0.00	0.00
CARD WORKS	Unsecured	469.00	563.45	563.45	563.45	0.00
CITIBANK	Unsecured	673.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	659.00	NA	NA	0.00	0.00
CREDIT FIRST NA	Unsecured	971.00	1,085.65	1,085.65	1,085.65	0.00
DIRECT MERCHANTS BANK	Unsecured	2,342.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	456.00	553.81	553.81	553.81	0.00
FIRST BANK OF DELAWARE	Unsecured	24,816.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	641.00	779.11	779.11	779.11	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,129.00	1,227.20	1,227.20	1,227.20	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	779.00	894.66	894.66	894.66	0.00
JUNIPER BANK	Unsecured	321.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	5,702.11	5,702.11	5,702.11	0.00
LVNV FUNDING	Unsecured	1,351.00	1,534.90	1,534.90	1,534.90	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,939.00	3,270.07	3,270.07	3,270.07	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	420.00	464.36	464.36	464.36	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,511.00	4,837.05	4,837.05	4,837.05	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,181.00	1,446.95	1,446.95	1,446.95	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	740.00	740.75	740.75	740.75	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	790.00	1,055.31	1,055.31	1,055.31	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	723.00	939.84	939.84	939.84	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	452.00	559.81	559.81	559.81	0.00
PREMIER BANKCARD/CHARTER	Unsecured	529.00	568.33	568.33	568.33	0.00
PREMIER BANKCARD/CHARTER	Unsecured	337.00	376.67	376.67	376.67	0.00
QUICKCLICK LOANS LLC	Unsecured	7,978.00	2,235.69	2,235.69	0.00	0.00
VANDA LLC	Unsecured	321.00	490.07	490.07	490.07	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,975.00	\$7,975.00	\$271.45
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$7,975.00	\$7,975.00	\$271.45
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$32,069.79	\$28,175.12	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,273.22</u>
Disbursements to Creditors	<u>\$36,421.57</u>
TOTAL DISBURSEMENTS :	<u>\$40,694.79</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/16/2014

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.